REMARKS

Claim Rejections under 35 U.S.C. § 102(e)

The Examiner has rejected claims 1-29, 35, 37-40, 43-53, 56-58, 64, 68, 69, 72-81, 86-88, 91-93, 98, and 102 under 35 U.S.C. § 102(e) as being anticipated by Moss (U.S. Pat. 5,485,370). The Examiner has further rejected claims 30-34, 41, 42, 59-63, 70, 71, 89, 90, 94-97 under 35 U.S.C. § 103(a) as being unpatentable over Moss in view of Butterworth (U.S. Pat. 5,457,797). It is the Examiner's position Moss teaches the present invention except for an interface implemented as a class. The Examiner has relied on the Butterworth reference to teach an interface implemented as a class. Finally, the Examiner has rejected claims 36, 54, 55, 65-67, 82-85, and 99-101 under 35 U.S.C. § 103(a) as being unpatentable over Moss in view of Gibson (U.S. Pat. 5,758,351). It is the Examiner's position Moss teaches the present invention except for a client application that is a Microsoft Windows Application. The Examiner has relied on the Gibson reference to teach a Microsoft Windows client application. Applicant traverses the rejections and disagrees that Moss, either alone or in combination with Butterworth and/or Gibson, anticipates claims 1-102.

Applicant has cancelled the pending claims and drafted new claims 103-150 to indicate that requests for financial information are processed through a web server and that financial information is located according to a financial information request that comprises a name for a financial information server that can provide the requested information. The name, which is a string of letters, digits, and/or special symbols that identifies a financial information server, is used to locate a financial information server that services a client request for financial information. In view of Applicant's new claims,

Applicant respectfully traverses the rejections. Applicant respectfully submits that the Moss reference does not anticipate Applicant's new independent claims and cannot be combined with other references to support rejections of the claims as obvious.

The Moss reference is directed to interactive processing of requests for information from specific service computers. To use the Moss system, a user first selects a service computer with which to interact. After selecting a service computer, the user provides information such as user codes, transactions, etc. that are needed to interact with the selected service computer. The user must complete a similar multi-step process for each service computer with which the user would like to interact.

In contrast to the teachings of Moss, the present invention is a web-based system that uses a financial information server name as part of a financial information request to facilitate location of a financial information server to service a financial information request. The name is part of a financial information request that comprises the information needed to process the request. The name is used to obtain location information for a financial information server that can process the user's request for financial information and provide the requested financial information. The information is retrieved from the appropriate financial information server and then returned to the web server that the user may access to retrieve the requested information.

Support for the new claims may be found in the following passages of the specification:

Fig. 1:	10 (browser), 12 (Internet), 22 (Web server)
P. 5, ll. 1-2:	Preferably, users connect to the suite of on-line financial services in the Conductor Network via the Internet 12.

P. 5, ll. 9-12:	As shown in Figure 1, a user may communicate with a financial application via a Web (hyper-text markup language-HTML) browser 10 ....
P. 5, ll. 17-18:	As shown in Figure 1, packets destined for the Conductor Network are routed 18 to a Web Server 22 for processing.
P. 9, ll. 9-12:	As explained earlier, among the methods for accessing a system based on the architecture are a Web (hyper-text markup language-HTML) browser 10 that communicated through a Web Server 22 .... Regardless of the user interface or client in operation (e.g., Web browser 10 or Windows application 14), a financial information request that includes the name of a financial information service 42, 44 may be transmitted from the client 10, 14 to be processed by the name server 24.
P. 9, ll. 16-19:	In the case of the Web browser 10, the financial information request may be processed through a Web server 22 that communicates with the name server 24 to determine the location of the financial server to process the request.
P. 10, ll. 19-22:	The client with which the user is interacting (e.g., Web browser) may then create an electronic financial information request comprising the financial information provided by the user and the name of a financial information server that can provide the requested information 104.

Applicant respectfully submits that Moss does not teach a web-based system in which a financial information request comprising a name of a financial information server is transmitted to a server where it is processed by locating a financial information server with the associated name and retrieving from the financial information server the requested information. Applicant respectfully submits that the Moss reference does not support the rejection of the new claims. Furthermore, Moss cannot be combined with the Butterworth and Gibson references to support the rejection of the respective dependent claims.

Applicant respectfully submits that the present application is now in condition for allowance and respectfully requests such action.

Respectfully submitted,

By: _Carol G. Stovsky_
Carol G. Stovsky
Reg. No. 42,171
Attorney for Applicant
Standley Law Group LLP
495 Metro Place South, Suite 210
Dublin, Ohio 43017
614-792-5555
614-792-5536 (Fax)

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